

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward Eugene Hinterliter
Debtor

Case No. 21-02069-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 12, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2024:

Recip ID	Recipient Name and Address
db	Edward Eugene Hinterliter, 1496 Tomhicken Rd, Fern Glen, PA 18241-1006
5437051	Branch B&T, Wilson, NC 27893
5437045	Hinterliter Edward Eugene, 1496 Tomhicken Rd, Fern Glen, PA 18241-1006
5437070	US Bank, Saint Louis, MO 63101
5437072	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-2089 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470-2089
5437073	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: WFFC2	Nov 13 2024 00:07:00	Wells Fargo Bank, N.A., 1 Home Campus, X2303-01A, Des Moines, IA 50328-0001
5442425	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:14:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5437047	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:13:25	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5437048	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:14:20	Amex, PO Box 981537, El Paso, TX 79998-1537
5437050	EDI: BANKAMER	Nov 13 2024 00:07:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
5437049	EDI: BANKAMER	Nov 13 2024 00:07:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5439961	+ EDI: BANKAMER2	Nov 13 2024 00:07:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5449170	+ Email/Text: bankruptcy@bbandt.com	Nov 12 2024 19:10:00	Branch Banking & Trust Company Now Truist, P.O. Box 1847, 100-50-01-51, Wilson NC 27894-1847
5437059	Email/Text: CantonRecoveryGroup@cbna.com	Nov 12 2024 19:10:00	Community Bank NA, Attn: Bankruptcy Dept, PO Box 509, Canton, NY 13617-0509
5437053	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One, AttnL: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5437054	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5437052	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5445484	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5437056	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
5437055	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One Bank USA N, Attn: Bankruptcy, PO Box 30281, Salt Lake City, UT 84130-0281
5437057	EDI: CITICORP	Nov 13 2024 00:07:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5437058	EDI: CITICORP	Nov 13 2024 00:07:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5438532	+ Email/Text: CantonRecoveryGroup@cbna.com	Nov 12 2024 19:10:00	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5437060	Email/Text: CantonRecoveryGroup@cbna.com	Nov 12 2024 19:10:00	Community Bank, Nation, 45-49 Court St, Canton, NY 13617-1179
5438748	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5437061	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5437062	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5437063	Email/Text: collecadminbankruptcy@fnni.com	Nov 12 2024 19:10:00	First National Bank, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
5440369	Email/Text: collecadminbankruptcy@fnni.com	Nov 12 2024 19:10:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
5437064	Email/Text: collecadminbankruptcy@fnni.com	Nov 12 2024 19:10:00	Fnb Omaha, PO Box 3412, Omaha, NE 68103
5448082	Email/Text: cashiering-administrationservices@flagstar.com	Nov 12 2024 19:10:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
5448689	^ MEBN	Nov 12 2024 19:05:39	First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, OMAHA, NE 68144-2312
5438872	Email/PDF: resurgentbknofications@resurgent.com	Nov 12 2024 19:13:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5437046	Email/Text: mylawyer@jpplaw.com	Nov 12 2024 19:10:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5448883	Email/Text: Bankruptcy.Notices@pnc.com	Nov 12 2024 19:10:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5437065	Email/Text: Bankruptcy.Notices@pnc.com	Nov 12 2024 19:10:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
5437067	Email/Text: Bankruptcy.Notices@pnc.com	Nov 12 2024 19:10:00	Pnc Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
5437066	Email/Text: Bankruptcy.Notices@pnc.com	Nov 12 2024 19:10:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
5446498	EDI: PRA.COM	Nov 13 2024 00:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5437068	Email/Text: bankruptcy@bbandt.com	Nov 12 2024 19:10:00	Sheffield Financial, Attn: Bankruptcy, PO Box 580229, Charlotte, NC 28258-0229
5437069	EDI: TDBANKNORTH.COM	Nov 13 2024 00:07:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
5445104	EDI: USBANKARS.COM	Nov 13 2024 00:07:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108

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5437071	EDI: USBANKARS.COM	Nov 13 2024 00:07:00	US Bank/Rms, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
5439990	Email/Text: AKYNAST@VALLEY.COM	Nov 12 2024 19:10:00	Valley National Bank, PO Box 953, Wayne, NJ 07474
5437074	EDI: WFFC2	Nov 13 2024 00:07:00	Wells Fargo Bank Nv NA, PO Box 31557, Billings, MT 59107-1557
5438222	+ EDI: WFFC2	Nov 13 2024 00:07:00	Wells Fargo Bank, N.A., Default Document Processing, P.O. Box 1629 N9286-01Y, Minneapolis, MN 55440-1629
5437075	EDI: WFFC2	Nov 13 2024 00:07:00	Wells Fargo Mortgage, Att: Written Correspondance Dept, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5439993	*P++	VALLEY NATIONAL BANK, ATTN ATTN ADRIANA KYNAST, 1720 ROUTE 23 NORTH, WAYNE NJ 07470-8448, address filed with court:, Valley National Bank, PO Box 953, Wayne, NJ 07474

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 1 Edward Eugene Hinterliter MyLawyer@JPPLaw.com g17727@notify.cincompass.com:provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Edward Eugene Hinterliter

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8852

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-02069-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Edward Eugene Hinterliter
aka Edward E. Hinterliter, aka Edward Hinterliter**By the
court:**11/12/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.